

**Information to identify the case:**

Debtor 1	<b>Charles Wayne Morris</b>	Social Security number or ITIN	xxx-xx-2872
	First Name Middle Name Last Name	EIN	--
Debtor 2	<b>Karen Joanne Morris</b>	Social Security number or ITIN	xxx-xx-2357
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: <b>19-20497-GLT</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Charles Wayne Morris

Karen Joanne Morris

5/13/24

**By the court:** Gregory L Taddonio  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Charles Wayne Morris  
Karen Joanne Morris  
Debtors

Case No. 19-20497-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: May 13, 2024

User: auto  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 15, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Charles Wayne Morris, Karen Joanne Morris, 199 Munce Ridge Road, Washington, PA 15301-9614
14990535	+ Elan Financial Service / Flagstar, Attn: Bankruptcy, 4801 Frederica Street, Owensboro, KY 42301-7441
14990540	+ Systems & Services Technologies/Best Egg, Attn: Bankruptcy, 4315 Pickett Road, Saint Joseph, MO 64503-1600

TOTAL: 3

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	May 14 2024 03:27:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 13 2024 23:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 14 2024 03:27:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 13 2024 23:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	May 14 2024 03:27:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
14990532	+ EDI: CITICORP	May 14 2024 03:27:00	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15034953	+ EDI: CITICORP	May 14 2024 03:27:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14990533	+ EDI: CITICORP	May 14 2024 03:27:00	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14990534	+ EDI: CITICORP	May 14 2024 03:27:00	Citicards Cbna, Citi Bank, Po Box 6077, Sioux Falls, SD 57117-6077
15035006	Email/Text: cashiering-administrationservices@flagstar.com	May 13 2024 23:33:00	Flagstar Bank, FSB, 5151 Corporate Drive, Troy, MI 48098
14990536	+ Email/Text: cashiering-administrationservices@flagstar.com	May 13 2024 23:33:00	Flagstar Bank, Attn: Bankruptcy, 5151 Corporate Drive, Troy, MI 48098-2639
15051682	Email/PDF: resurgentbknofications@resurgent.com	May 13 2024 23:41:26	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

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User: auto

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15031573	Email/PDF: resurgentbknofications@resurgent.com	May 13 2024 23:41:26	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14990537	Email/Text: camanagement@mtb.com	May 13 2024 23:32:00	M&T Credit Services, Legal Document Processing, 1100 Wherle Dr, Williamsville, NY 14221
15034538	Email/Text: camanagement@mtb.com	May 13 2024 23:32:00	M&T Bank, PO Box 1508, Buffalo NY 14240-1508
15208214	EDI: PRA.COM	May 14 2024 03:27:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15034503	EDI: PRA.COM	May 14 2024 03:27:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14990961	+ EDI: PRA.COM	May 14 2024 03:27:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14990538	+ EDI: SYNC	May 14 2024 03:27:00	Synco/Mattress Firm, Attn: Bankruptcy, Po Box 965004, Orlando, FL 32896-5004
14990539	+ EDI: SYNC	May 14 2024 03:27:00	Synchrony Bank/Sams Club, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14990540	^ MEBN	May 13 2024 23:31:09	Systems & Services Technologies/Best Egg, Attn: Bankruptcy, 4315 Pickett Road, Saint Joseph, MO 64503-1600
15034502	+ Email/Text: bncmail@w-legal.com	May 13 2024 23:33:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14990541	EDI: WTRRN BANK.COM	May 14 2024 03:27:00	Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440
15014501	EDI: USBANKARS.COM	May 14 2024 03:27:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Flagstar Bank as servicer for LAKEVIEW LOAN SERVIC
cr		LAKEVIEW LOAN SERVICING, LLC
cr	*	LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 15, 2024

Signature: /s/Gustava Winters

District/off: 0315-2

User: auto

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 13, 2024 at the address(es) listed below:

Name	Email Address
David A. Rice	on behalf of Debtor Charles Wayne Morris ricelaw1@verizon.net lowdenscott@gmail.com
David A. Rice	on behalf of Joint Debtor Karen Joanne Morris ricelaw1@verizon.net lowdenscott@gmail.com
Denise Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor Flagstar Bank as servicer for LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com
Maria Miksich	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC mmiksich@kmlawgroup.com
Maria Miksich	on behalf of Creditor Flagstar Bank as servicer for LAKEVIEW LOAN SERVICING LLC mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Scott R. Lowden	on behalf of Debtor Charles Wayne Morris lowdenscott@gmail.com
Scott R. Lowden	on behalf of Joint Debtor Karen Joanne Morris lowdenscott@gmail.com

TOTAL: 10